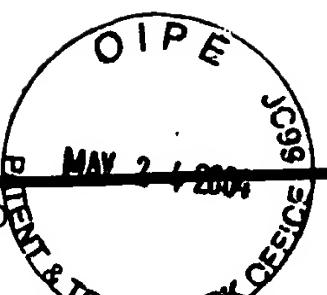


Substitute for form 1449A/PTO



# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

1

Application Number	09/325,536
Filing Date	June 4, 1999
First Named Inventor	Kevin BOYLE et al.
Art Unit	3625
Examiner Name	F. Thompson, Jr.
Attorney Docket Number	47004.000040

## U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

## NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
1.		MICKEY MEECE, "Boatman's prepaid cards for worker-incentive firm", American Banker, 7/2/96, 1 page		
2.		Chain Store Age Executive with Shopping Center Age, "More retailers turn to co-branding", 2/1/95, 3 pages		
3.		Introducing SpendingMoney(TM), Armetta: Marketing & Design Product Concept Report, 10/09/96, 15 pages		
4.		First USA Platinum Connect, First USA Bank, First USA Promotional Mailing, 10/97, 6 pages		
5.		International Search Report for Application No. PCT/US01/03587 filed on 02/09/00 and dated 04/27/01, 4 pages		
6.		International Preliminary Examination Report for Application No. PCT/US01/03587 filed on 02/09/00 and dated 07/18/02, 7 pages		
7.		Here's the calling convenience you asked for: 1-800-call-AT&T....For All Calls, :For Card Carriers, 7 pages		
8.		Boatmen's Floats Stored Value Into The Employee Incentive Waters, Debit Card News Vol. 2, Issue 2, 07/16/1996, printed 7/27/1999, 3 pages		

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
Kevin BOYLE et al. )  
Serial No.: 09/325,536 ) Art Unit: 3625  
Filed: June 4, 1999 ) Examiner: Forest Thompson, Jr.  
)

For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF CLUB, MERCHANT, AND SERVICE PROVIDER FEES

**RESUBMISSION OF REFERENCES PREVIOUSLY SUBMITTED****Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant is herewith resubmitting references that were previously submitted in an IDS dated February 6, 2003. The Examiner reviewed that IDS and returned initialed SB/08A sheets, except that several items were not initialed apparently because the Examiner could not locate the references. Accordingly, Applicant is resubmitting those references.

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully requests consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed. Applicant requests that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

Applicant does not believe that any fees should be due in connection with this filing of

copies of previously-submitted references. However, if any fees are necessitated by the filing of this Submission of References, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,  
HUNTON & WILLIAMS LLP

Date: May 24, 2004

  
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